

**Claims**

1. A remote electronic purse payment system for use in a content provider/subscriber environment, wherein prior to an entitlement of a subscriber to receive and/or unscramble a particular content, and at the subscriber's discretion, a corresponding amount is debited on an electronic purse card and corresponding transaction data are temporarily stored in a protected local storage within a module associated with the subscriber, the stored transaction data being protected against unauthorized access, entitlement to receive and/or unscramble the particular content is enabled locally within the module associated with the subscriber, and deferred financial transactions are performed on demand of the content provider over a remote communication channel to collect transaction data stored in the protected local storage.
2. A remote electronic purse payment system for use in a content provider/subscriber environment, wherein a prepaid amount corresponding to multiple value points is debited on an electronic purse card and stored in a protected local value register within a module associated with the subscriber, entitlement to receive and/or unscramble the particular content is subject to deduction of corresponding value points from the value register locally within the module associated with the subscriber, and deferred financial transactions are performed on demand of the content provider and over a remote communication channel to collect deducted value points.
3. The system of claim 1 or claim 2, wherein the module associated with the subscriber is a conditional access module and a merchant security module function is embodied within the conditional access module.

4. The system of claim 3, wherein the conditional access module is embodied as a PCMCIA form factor card.
5. The system of claim 3 or claim 4, wherein the conditional access module incorporates a smartcard reader.
6. The system of claim 1 or claim 2, wherein the module associated with a subscriber is used in an interface device connected between a user terminal and a broadcast channel.
- 10 7. The system of claim 2, wherein the subscriber card may remain in the module associated with the subscriber as long as prepaid value is available in the value register.
- 15 8. The system of claim 1 or claim 2, wherein a merchant security module function is simulated by a software module loaded into a conditional access module.
9. The system of claim 1 or claim 2, wherein a merchant security module function is simulated by a software module loaded into the subscriber card.
- 20 10. The system of claim 1 or claim 2, wherein a merchant security module function is simulated by a software module loaded into the electronic purse card.
- 25 11. The system of claim 1 or claim 2, wherein the protected storage comprises separate address spaces associated with and accessible by different content providers.
- 30 12. The system of claim 1 or claim 2, wherein a license certificate is generated from at least one of the following data:

- a datagram derived from an entitlement management message received from the content provider;
- a certificate of payment derived from the transaction data;
- a subscriber number;
- a unique code derived as a function of the datagram and the subscriber number.

13. The system of claim 12, wherein the particular content is locally stored in a file.

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14. The system of claims 12 and 13, wherein the license certificate is appended to the particular content and stored in the file together with the content.